

**GOVERNMENT OF INDIA
STATISTICS AND PROGRAMME IMPLEMENTATION
LOK SABHA**

UNSTARRED QUESTION NO:2073
ANSWERED ON:15.03.2017
NSSO Findings on Household Assets and Indebtedness
Subbareddy Shri Yerram Venkata

Will the Minister of STATISTICS AND PROGRAMME IMPLEMENTATION be pleased to state:

- (a) whether it has come to the notice of the Government that as per NSSO's 70th round on Household Assets and Indebtedness, debt acquired are used more to meet household expenses than creating productive assets and if so, the details thereof;
- (b) whether the said trend is more prevalent among the Scheduled Castes and Scheduled Tribes and if so, the details thereof; and
- (c) the reasons therefor and the steps taken by the Government in this regard?

Answer

MINISTER FOR STATISTICS AND PROGRAMME IMPLEMENTATION [SHRI D.V. SADANANDA GOWDA]

(a) and (b): The National Sample Survey Office (NSSO) conducted All-India Debt and Investment Survey (AIDIS) in 70th Round survey of NSSO during January to December 2013. Based on the results of this survey, estimated percentage distribution of total debt by purpose of loan as on 30.6.2012 for different social groups is given in the statement at Annexure.

(c): In its survey on Debt and Investment, NSSO has not collected reason for preference of the households for utilization of loans towards different purposes of expenditure. Use of loans by borrower is decided by factors such as item of need, priorities among various needs, etc.